

# Livestock, Bloodstock & Equestrian



**Multiple risks, including disease and fire, can threaten the welfare and productivity of livestock and spell financial disaster for livestock producers. Similarly, owners of stud horses face sizeable losses should anything happen to their high-value animals.**

**Our Livestock, Bloodstock and Equestrian solutions offer protection against the diverse risks that can impact this sector.**

## Livestock risk solutions

Already pressured by competitive consumer pricing and increasingly demanding buyer contractual obligations, livestock mortality represents a major threat to the business and sizeable, long-term capital investment of livestock producers. We offer our clients risk solutions to protect against losses from livestock mortality and the associated consequential losses due to natural perils, accident, fire and associated perils, suffocation due to machinery breakdown and/or power failure, poisoning or pollution, and disease (see below).

## Epidemic disease, a growing threat

Global trade is exposing livestock producers to more frequent outbreaks of epidemic disease: e.g. Foot & Mouth Disease, Swine Fever and Avian Influenza have caused multi-billion dollar losses in Taiwan, the U.K., Hong Kong, Japan, Korea and Russia. Such epidemics can only be eradicated by drastic government-ordered slaughter and quarantine regulations.

An insurance solution that complements government compensation programs can be created in selected markets, protecting the farmer against the direct and consequential losses of such events.

## Bloodstock & Equestrian solutions

The best performing race horses will go on to stud and be moved around the world, according to breeding season, to maximize income. With asset values of these animals running into the millions, the loss of the animal or its inability to reproduce would represent significant financial risk to the owner.

We offer our clients tailored solutions to protect against direct and consequential losses arising from mortality, changes in breeding success and infertility whilst the animal is stabled, in transit and at equestrian events.

Corresponding risk solutions for the amateur equestrian sector typically protect comparatively lower individual asset values against a broader risk profile.

